

Examples of Supplemental Life Elections

Example - DSA

Coverage Levels	Basic Life	Supplemental Life	
	\$25,000	1, 2, 3 or 4x Basic Life	
	Annual Salary	\$62,000	
	Basic Life	\$25,000	flat \$25,000
	Supplemental Life - Guaranteed Issue - up to 3x Basic	\$75,000	3x Basic
	Additional Supplemental Life - Requires EOI	\$25,000	Electing 4x coverage requires EOI for \$25,000 in coverage
	Total Basic and Supplemental Coverage	\$125,000	Basic + Supplemental GI + Additional Supplemental = \$125,000

Example - Admin Management, BOS, Department & Agency Heads, DSLEM, SCDPDAA, SCLEMA, SCPA

Coverage Levels	Basic Life	Supplemental Life	
	2x Base Annual Salary	1, 2, 3 or 4x Basic Life	
	Annual Salary	\$62,000	
	Basic Life	\$124,000	2x Base Salary
	Supplemental Life - Guaranteed Issue - up to 3x Basic	\$372,000	3x Basic
	Additional Supplemental Life - Requires EOI	\$124,000	Electing 4x coverage requires EOI for \$124,000 in coverage
	Total Basic and Supplemental Coverage	\$496,000	Basic + Supplemental GI + Additional Eligible Supplemental = \$496,000

Example - SEIU, Local 39, SCLEA, SCPDIA

Coverage Levels	Basic Life	Supplemental Life	
	1x Base Annual Salary	Increments of \$10,000	
	Annual Salary	\$62,000	
	Basic Life	\$62,000	1x Base Salary
	Supplemental Life - Guaranteed Issue - up to 3x Basic	\$160,000	3x basic round down to nearest \$10,000
	Additional Supplemental Life - Requires EOI	\$278,000	Electing \$280,000 exceeds the combined \$500,000 maximum - Requires EOI for \$278,000 in coverage
	Total Basic and Supplemental Coverage	\$500,000	Basic + Supplemental GI + Additional Eligible Supplemental = \$500,000